

Information to identify the case:

Debtor 1	<u>David J. Netkowicz</u>	Social Security number or ITIN	xxx-xx-8540
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tami L. Netkowicz</u>	Social Security number or ITIN	xxx-xx-5458
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10781-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David J. Netkowicz

Tami L. Netkowicz

2/6/24

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David J. Netkowicz
Tami L. Netkowicz
Debtors

Case No. 20-10781-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 06, 2024

Form ID: 3180W

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db/jdb	David J. Netkowicz, Tami L. Netkowicz, 3012 Oakley Drive, Erie, PA 16506-5906
15315057	+ ACL, 1526 Peach Street, Erie, PA 16501-2110
15315071	+ MetCredit USA, Attn: Bankruptcy Dept, Po Box 1132, Jamestown, NY 14702-1132
15315608	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15315078	Thousand Trails, 2325 US-90, Gautier, MS 39553
15315080	+ UPMC Health Services, Dist. Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15315081	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15315079	+ United Collection Service, Inc., Attn: Bankruptcy, Po Box 953638, Lake Mary, FL 32795-3638

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	Americredit Financial Services, Inc. Db a GM Finan, Db a GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	+ EDI: PRA.COM	Feb 07 2024 05:07:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Feb 07 2024 05:07:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15321015	EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	Americredit Financial Services, Inc., Db a GM Financial, P.O Box 183853, Arlington, TX 76096
15315058	+ EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15315059	+ Email/Text: bk@avant.com	Feb 07 2024 00:26:00	Avant, Attn: Bankruptcy, Po Box 9183380,

District/off: 0315-1

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			Chicago, IL 60691-3380
15333925	Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:37:49	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15315062	Email/Text: bankruptcies@ccf.org	Feb 07 2024 00:24:00	Cleveland Clinic, Attention: Bankruptcy, 9500 Euclid Ave, RK2-4, Cleveland, OH 44195
15315060	+ EDI: CAPITALONE.COM	Feb 07 2024 05:07:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15327086	EDI: CAPITALONE.COM	Feb 07 2024 05:07:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15315061	+ EDI: CITICORP	Feb 07 2024 05:07:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15315063	+ EDI: WFNNB.COM	Feb 07 2024 05:07:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15315065	EDI: DIRECTV.COM	Feb 07 2024 05:07:00	Direct TV, 2230 E Imperial Hwy, El Segundo, CA 90245
15315064	EDI: CITICORP	Feb 07 2024 05:07:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15316434	EDI: DIRECTV.COM	Feb 07 2024 05:07:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15315066	Email/Text: eblymiller@fidelitycollections.com	Feb 07 2024 00:24:00	Fidelity National Collections, Attn: Bankruptcy, 885 South Sawburg Ave, Ste 103, Alliance, OH 44601
15315067	Email/Text: BNBLAZE@capitalsvcs.com	Feb 07 2024 00:24:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15329747	EDI: JEFFERSONCAP.COM	Feb 07 2024 05:07:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15330796	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 07 2024 00:24:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15315068	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 07 2024 00:24:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15321403	+ Email/Text: Lucym@lakeviewfcu.com	Feb 07 2024 00:27:00	LAKEVIEW FEDERAL CREDIT UNION, PO BOX 211, 345 S CHESTNUT ST, JEFFERSON, OH 44047-1348
15334086	Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:22:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15315069	+ Email/Text: Lucym@lakeviewfcu.com	Feb 07 2024 00:27:00	Lakeview FCU, 2909 State Road, Ashtabula, OH 44004-5327
15319163	+ Email/Text: Lucym@lakeviewfcu.com	Feb 07 2024 00:27:00	Lakeview Federal Credit Union, 345 S Chestnut Street, Jefferson, OH 44047-1348
15666296	+ Email/Text: BKRMailOps@weltman.com	Feb 07 2024 00:26:00	Lakeview Federal Credit Union, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15315070	+ EDI: LENDNGCLUB	Feb 07 2024 05:07:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15320685	EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15315072	+ EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15335569	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2024 00:24:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342

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15315073	Email/Text: Bankruptcy.Notices@pnc.com	Feb 07 2024 00:24:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15551430	EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15333088	EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15332702	EDI: Q3G.COM	Feb 07 2024 05:07:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15315074	+ EDI: DISH	Feb 07 2024 05:07:00	Receivables Performance Mgmt, Attn: Bankruptcy, 20818 44th Ave. W, Suite 140, Lynnwood, WA 98036-7709
15315075	+ Email/PDF: resurgentbknofications@resurgent.com	Feb 07 2024 00:22:24	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15315076	+ EDI: SYNC	Feb 07 2024 05:07:00	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15334306	+ EDI: PRA.COM	Feb 07 2024 05:07:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15315077	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15327691	Email/Text: BNCnotices@dcmsservices.com	Feb 07 2024 00:25:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15329650	Email/Text: BNCnotices@dcmsservices.com	Feb 07 2024 00:25:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15316162	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Feb 07 2024 01:28:43	U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107-3380
15315082	^ MEBN	Feb 07 2024 00:12:15	US Depatment of HUD, c/o NOVAD Management Consulting LLC, 2401 NW 23rd St., Ste 1A1, Oklahoma City, OK 73107-2448
15315083	+ EDI: USAA.COM	Feb 07 2024 05:07:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Federal Credit Union
cr		PNC BANK, NATIONAL ASSOCIATION
15315086	*+	ACL, 1526 Peach Street, Erie, PA 16501-2110
15327686	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15321016	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15321017	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
15315087	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15315088	*+	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15315091	*P++	CLEVELAND CLINIC, 6801 BRECKSVILLE RD, INDEPENDENCE OH 44131-5058, address filed with court., Cleveland Clinic, Attention: Bankruptcy, 9500 Euclid Ave, RK2-4, Cleveland, OH 44195
15315089	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15315090	*+	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15315092	*+	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125

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15315094	*P++	DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550, address filed with court:, Direct TV, 2230 E Imperial Hwy, El Segundo, CA 90245
15315093	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15315095	*P++	FIDELITY NATIONAL COLLECTIONS, 885 S SAWBURG AVE SUITE 103, ALLIANCE OH 44601-5905, address filed with court:, Fidelity National Collections, Attn: Bankruptcy, 885 South Sawburg Ave, Ste 103, Alliance, OH 44601
15315096	*P++	FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15315097	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15315098	*+	Lakeview FCU, 2909 State Road, Ashtabula, OH 44004-5327
15315099	*+	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15315100	*+	MetCredit USA, Attn: Bankruptcy Dept, Po Box 1132, Jamestown, NY 14702-1132
15315101	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15315102	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15315103	*+	Receivables Performance Mgmt, Attn: Bankruptcy, 20818 44th Ave. W, Suite 140, Lynnwood, WA 98036-7709
15315104	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15315105	*+	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15315106	*+	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15315107	*	Thousand Trails, 2325 US-90, Gautier, MS 39553
15315109	*+	UPMC Health Services, Dist. Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15315110	*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15315111	*+	US Department of HUD, c/o NOVAD Management Consulting LLC, 2401 NW 23rd St., Ste 1A1, Oklahoma City, OK 73107-2448
15315112	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15315108	*+	United Collection Service, Inc., Attn: Bankruptcy, Po Box 953638, Lake Mary, FL 32795-3638

TOTAL: 2 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION brian+ecf@briannicholas.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Lakeview Federal Credit Union pitecf@weltman.com gmasterson@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor David J. Netkowicz rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Joint Debtor Tami L. Netkowicz rebeka@seelingerlaw.com

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

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